

|                                   |  |                         |   |             |
|-----------------------------------|--|-------------------------|---|-------------|
| <b>Notice of References Cited</b> |  | Application/Control No. | Applicant(s)/Patent Under Reexamination<br>GROAT ET AL. |             |
|                                   |  | Examiner                | Art Unit  | Page 1 of 1 |
|                                   |  | David R. Vincent        | 3628  |             |

**U.S. PATENT DOCUMENTS**

| * |   | Document Number<br>Country Code-Number-Kind Code | Date<br>MM-YYYY | Name                  | Classification |
|---|---|--|-----------------|-----------------------|----------------|
|   | A | US-5,623,591                                     | 04-1997         | Cseri, Istvan         | 715/762        |
|   | B | US-6,430,542                                     | 08-2002         | Moran, William J.     | 705/36         |
|   | C | US-5,774,878                                     | 06-1998         | Marshall, Paul Steven | 705/35         |
|   | D | US-5,740,427                                     | 04-1998         | Stoller, Lincoln      | 707/104.1      |
|   | E | US-5,193,055                                     | 03-1993         | Brown et al.          | 705/33         |
|   | F | US-5,737,440                                     | 04-1998         | Kunkler, Todd M.      | 382/137        |
|   | G | US-6,064,984                                     | 05-2000         | Ferguson et al.       | 705/36         |
|   | H | US-  |                 |                       |                |
|   | I | US-  |                 |                       |                |
|   | J | US-  |                 |                       |                |
|   | K | US-  |                 |                       |                |
|   | L | US-  |                 |                       |                |
|   | M | US-  |                 |                       |                |

**FOREIGN PATENT DOCUMENTS**

| * |   | Document Number<br>Country Code-Number-Kind Code | Date<br>MM-YYYY | Country | Name | Classification |
|---|---|--|-----------------|---------|------|----------------|
|   | N |  |                 |         |      |                |
|   | O |  |                 |         |      |                |
|   | P |  |                 |         |      |                |
|   | Q |  |                 |         |      |                |
|   | R |  |                 |         |      |                |
|   | S |  |                 |         |      |                |
|   | T |  |                 |         |      |                |

**NON-PATENT DOCUMENTS**

|   |   |  |
|---|---|--|
| * |   | Include as applicable: Author, Title Date, Publisher, Edition or Volume, Pertinent Pages)                                  |
|   | U | Swiech, Paul; Commerce offers PC banking//1st available in Twin Cities; July 5, 1996; ProQuest; PP1-3                      |
|   | V | Managing Your Money; Winter 1997; Fortune; PP: 199, 2 pgs.   |
|   | W | Miller, Diana; Household budgets turn automatic for the people; Weekend Money; September 21, 1996; The Times. London; PP:1 |
|   | X | Grunewald, Rob; Banking from home; The Regional; June 1995, Vol. 9, Iss. 2; pg. 15, 7 pgs.                                 |

\*A copy of this reference is not being furnished with this Office action. (See MPEP § 707.05(a).)

Dates in MM-YYYY format are publication dates. Classifications may be US or foreign.